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**RESOURCES**

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**GENERAL**

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**B. RESOURCE  
LIMITS**

Federal law establishes a limit on the value of the resources an individual or couple can own and still be eligible for full Medicaid benefits. Countable resources must not exceed the limits specified below for the applicable time period.

	<u>INDIVIDUAL LIMIT</u>	<u>COUPLE LIMIT</u>
Prior to 01-01-85	\$1500	\$2250
Effective 01-01-85	\$1600	\$2400
Effective 01-01-86	\$1700	\$2550
Effective 01-01-87	\$1800	\$2700
Effective 01-01-88	\$1900	\$2850
Effective 01-01-89	\$2000	\$3000
Effective 07-01-99	\$3000	\$4000
Effective 07-01-00	\$4000	\$6000

and continuing

These increased limits apply to coverage groups subject to liberalized resource policies. Groups subject to SSI resource limits remain \$2000/\$3000.

There are Medicaid coverage groups for noninstitutional individuals (living at home) with a resource limit that is twice as high as the SSI-related resource limit cited above:

- Effective 07-01-89, the resource limit for Qualified Medicare Beneficiaries (QMB) is \$4000 for an individual and \$6000 for a couple; however, Medicaid pays only Medicare cost-sharing expenses for QMB eligibles.
- Effective 07-01-90, the resource limit for Qualified Working Disabled Individuals (QWDI) is \$4000 for an individual and \$6000 for a couple; however, Medicaid pays only Medicare Part A premiums QWDI eligibles.

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- Effective 01-01-93, the resource limit for Specified Low-Income Medicare Beneficiaries is \$4000 for an individual and \$6000 for a couple; however, Medicaid pays only Medicare Part B premiums for SLMB eligibles.

Liberalized Policy

- Effective 07-01-99, there will be no resource test for the following reduced coverage groups: SLMB, QMB, QI-1 and QI-2.

For Medicaid coverage groups considered "institutional" coverage groups, a different set of resource limits apply:

- Effective 10-01-89, Spousal Impoverishment resource rules (outlined in the Institutionalization Section) apply to married couples whereby one spouse is in a medical facility while the other spouse remains at home. The Community Spouse is allowed a higher resource limit set by federal law and subject to increase each year.
- Effective 04-01-93, Spousal Impoverishment resource rules apply to the Hospice Care Coverage group.
- Effective 01-01-94, Spousal Impoverishment resource rules apply to the HCBS Waiver for the Physically Handicapped.